AUG 1 2 2004

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE	
In re application of:	Examiner: Lynda C. Jasmin
Editt Gonen-Friedman et al.	Group Art Unit: 3627
Serial No.: 09/777,513	Confirmation No.: 9633
Filed: February 6, 2001	Customer No.: 22430
Title: METHODS AND SYSTEMS FOR ONLINE SELF-SERVICE RECEIVABLES MANAGE- MENT AND AUTOMATED ONLINE RECEIVABLES DISPUTE RESOLUTION	AMENDMENT UNDER 37

CERTIFICATE OF TRANSMISSION PURSUANT TO 37 CFR § 1.8

I hereby certify that these papers are being facsimile transmitted to the Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, fax no. 703-872-9306, on August 12, 2004.

Nita J. Miller

Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

Atty. Docket No.: ORCL5643

Sir:

This paper, accompanied by an RCE filed on even date herewith, is responsive to the final Office Action mailed May 12, 2004.

No claim amendments are being made herewith and, therefore, a listing of claims is not included herein pursuant to 37 CFR §1.121.

Remarks begin on page 2 of this paper.